

B18J (Form 18J) (08/07)

United States Bankruptcy Court
Eastern District of Virginia
200 South Washington Street
Alexandria, VA 22314

Case Number 07-12151-RGM

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Sergio Subiria
508 E. Skyline Drive
Purcellville, VA 20132

Jessica Subiria
508 E. Skyline Drive
Purcellville, VA 20132

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):

Debtor: xxx-xx-8355

Joint Debtor: xxx-xx-8356

Employer Tax-Identification (EIN) No(s). (if any):

Debtor: NA

Joint Debtor: NA

DISCHARGE OF JOINT DEBTORS

It appearing that the debtors are entitled to a discharge,

IT IS ORDERED:

The debtors are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: April 9, 2008

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0422-9
Case: 07-12151

User: williamsr
Form ID: B18

Page 1 of 1
Total Served: 29

Date Rcvd: Apr 09, 2008

The following entities were served by first class mail on Apr 11, 2008.

db +Sergio Subiria, 508 E. Skyline Drive, Purcellville, VA 20132-6162
jdb +Jessica Subiria, 508 E. Skyline Drive, Purcellville, VA 20132-6162
cr +Bank of New York c/o Countrywide Home Loans, Inc., 4520 East-West Highway, Suite 200,
Bethesda, MD 20814-3382
cr +Ford Motor Credit Company, c/o Kevin M. O'Donnell, 4103 Chain Bridge Road, Suite 100,
Fairfax, VA 22030-4112
cr +Litton, P. O. Box 829009, Dallas, Tx 75382-9009
cr +Washington Mutual Bank c/o Bierman, Geesing & Ward, 4520 East West Highway, Suite 200,
Bethesda, MD 20814-3382
7914975 American Express Bank FSB, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
7904512 Bank Of America, P.O. Box 15726, Wilmington, DE 19886-5726
7904513 +Bierman, Geesing & Ward, LLC, 4520 East West Hwy, Ste. 200, Bethesda, MD 20814-3382
7904514 +Cardinal Managment, 4330 Prince William Pkwy, Suite 201, Woodbridge, VA 22192-8102
7904516 +Citi Cards, P.O. Box 183055, Columbus, OH 43218-3055
7904517 +Citizens Automobile Finance, 480 Jefferson Blvd., RJE110, Warwick, RI 02886-1359
7904518 Commonwealth Emerg Phys PC, PO Box 13700-1369, Philadelphia, PA 19191-1369
7941343 +Ford Motor Credit Company LLC, P.O. Box 537901, Livonia, MI 48153-7901
7913747 Hilary B. Bonial, POB 829009, Dallas, TX 75382-9009
7904521 +Litton Loan Services, 4828 Loop Central Dr., Houston, TX 77081-2166
7910547 +Litton Loan Servicings, LLP, P.O. Box 829009, Dallas, Texas 75382-9009
7904522 M&T Bank, P.O. Box 64112, Baltimore, MD 21284-0000
7904523 MRI of Reston, P.O. Box 791401, Baltimore, MD 21279-1401
7904524 Neuroscience Consultants PLC, P.O. Box 79429, Baltimore, MD 21279-0429
7904525 +Office of the U.S. Trustee, 115 South Union St., Ste. 210, Alexandria, VA 22314-3361
7904526 +RSNC - Sterling, 46161 Westlake Drive, Potomac Falls, VA 20165-5871
7904527 Sears Credit Cards, P.O. Box 183082, Columbus, OH 43218-3082
7904528 +Washington Mutual, P.O. Box 830105, Baltimore, MD 21283-0105
7904529 Wells Fargo, P.O. Box 98784, Las Vegas, NV 89193-8784

The following entities were served by electronic transmission on Apr 10, 2008.

7904511 EDI: AMEREXPR.COM Apr 10 2008 04:37:00 American Express, P.O. Box 650448,
Dallas, TX 75265-0448
7904512 EDI: BANKAMER2.COM Apr 10 2008 04:37:00 Bank Of America, P.O. Box 15726,
Wilmington, DE 19886-5726
7904515 EDI: CHASE.COM Apr 10 2008 04:36:00 Cardmember Services, P.O. Box 15153,
Wilmington, DE 19886-5153
7904519 EDI: COUNTRYWIDE.COM Apr 10 2008 04:36:00 Countrywide, P.O. Box 660694,
Dallas, TX 75266-0694
7904520 EDI: FORD.COM Apr 10 2008 04:36:00 Ford Motor Credit, P.O. Box 3076,
Columbia, MD 21045-6076
7904527 EDI: SEARS.COM Apr 10 2008 04:36:00 Sears Credit Cards, P.O. Box 183082,
Columbus, OH 43218-3082
7904529 EDI: WFFC.COM Apr 10 2008 04:36:00 Wells Fargo, P.O. Box 98784, Las Vegas, NV 89193-8784
TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr U.S. Bank National Association, as Trustee for the
cr* American Express Bank FSB, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
7929085* American Express Bank FSB, c/o Becket & Lee LLP, POB 3001, Malvern, PA 19355-0701
TOTALS: 1, * 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 11, 2008

Signature:

